

EXHIBIT

C

Loan No 23442114

001004196
RECEIVED
AND
RECORDED
DIS

02/09/2007 09:53A
WILLIE L. FLOOD
HUDSON COUNTY
REGISTER OF DEEDS
Receipt No. 372067

DISCHARGE OF MORTGAGE

**STATE OF NEW JERSEY
COUNTY OF HUDSON**

Know all men by these presents, that a certain indenture of mortgage, now owned by the undersigned, a corporation existing under the laws of the State of , bearing the date 03/31/2006 made and executed by:

BILLY E SINGLETARY AND IDA MAE SINGLETARY
as mortgagor(s) to

EQUITY SOURCE HOME LOANS LLC

as mortgagee(s), and with loan amount of \$238,000.00 , and recorded in the office of the Register of Titles and County Recorder in and for the County of HUDSON New Jersey, in Mortgage Book 14297 Page 1 Instr#
ASSN: FROM EQUITY SOURCE HOME LOANS LLC TO CHASE HOME FINANCE LLC
UNRECORDED ACCORDING TO NEW JERSEY STATUTES 46:18-11.6(B)

This Mortgage has been PAID IN FULL or otherwise SATISFIED and DISCHARGED. It may now be discharged of record. This means that this mortgage is now cancelled and void.

I sign and certify to this Discharge of Mortgage on THIS 25TH DAY OF JANUARY IN THE YEAR 2007

CHASE HOME FINANCE, LLC

BY: _____

MARY JO MCGOWAN
VICE PRESIDENT

Attest: _____

CRYSTAL MOORE
ASST. SECRETARY

State of FLORIDA County of PINELLAS

I certify that on 01/25/2007 , CRYSTAL MOORE personally came before me and this person acknowledged under oath, to my satisfaction, that this person is the ASST. SECRETARY of CHASE HOME FINANCE, LLC the corporation named in the foregoing acknowledgement and this person is the attesting witness to the signing of this document by the proper corporate officer who is MARY JO MCGOWAN the VICE PRESIDENT of the corporation. This document was signed and delivered by the corporation as its voluntary act duly authorized by a proper resolution of its Board of Directors.

SIGNED and sworn to before me on 01/25/2007

MARIA LEONOR GERHOLDT

Notary Public/Commission expires 05/26/2009



Prepared By:

J. Lesinski/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

When cancelled return to:

Nationwide Title Clearing

2100 Alt. 19 North

Palm Harbor, FL 34683



@ CHSDR 7493743

BK:00991 PG:00234

EXHIBIT

D

Loan Number: 0023442114

Record and Return to:
Lien Release
JPMorgan Chase Bank, N.A.
700 Kansas Lane
Mail Code LA4-3120
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747

STATE OF LOUISIANA §
PARISH OF OUACHITA §

AFFIDAVIT OF MISSING OR INCOMPLETE ASSIGNMENT

The undersigned, **ERICA S. WEBB**, being duly sworn, states as follows:

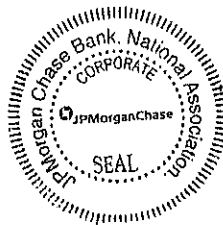
1. I am a **VICE PRESIDENT** of JPMorgan Chase Bank, National Association ("Chase") with an address of 780 Kansas Lane, Monroe, LA 71203. Chase is the servicer of the loan described herein. I make this affidavit based upon my review of Chase's records concerning the loan described below, if any, and publicly available information.
2. A note dated **MARCH 31, 2006**, in the original principal amount of **\$238,000.00**, a copy of which is attached hereto as Exhibit 2, was executed by **BILLY E SINGLETARY** in favor of **EQUITY SOURCE HOME LOANS, LLC** and secured by a Security Instrument dated **MARCH 31, 2006**, in favor of **EQUITY SOURCE HOME LOANS, LLC** with an address of **1116 CAMPUS DRIVE WEST, MORGANVILLE, NEW JERSEY 07751**, executed by **BILLY E SINGLETARY AND IDA MAE SINGLETARY** and recorded on **APRIL 21, 2006** in the land records of **HUDSON County, State of NEW JERSEY BOOK 14297 PAGE 00001 INSTRUMENT NUMBER 000042091** (the "Security Instrument"). The loan was subsequently transferred.

Property Address: **169 VANHORNE ST. JERSEY CITY, NEW JERSEY 07304**

3. A diligent search concerning this loan, including a review of the following documents and/or sources has been conducted:
 - ☒ the Security Instrument;
 - ☐ the original collateral file for the loan;
 - ☐ Chase's business records specifying the contents of the collateral file;
 - ☒ a title report and/or title search;
 - ☐ information from the county concerning the Security Instrument.

Loan Number: 0023442114

4. Attached hereto as Exhibit 1 is a list of all documents of record relating to this Security Instrument that I have identified based on this review.
5. Based on the search described above, it appears there is a gap in the chain of assignments of the Security Instrument between **NEW CENTURY MORTGAGE CORPORATION** and **CHASE HOME FINANCE, LLC**. One or more assignments may be missing within this gap. I have concluded that such assignment(s) either were never completed or, if completed, were never recorded. After a good faith attempt, I have concluded such assignment(s) cannot now be obtained.



JPMorgan Chase Bank, National Association

By: [Signature]

Name: ERICA S. WEBB

Title: VICE PRESIDENT

Date: AUGUST 06, 2018

Subscribed and sworn to (or affirmed) before me
this 06 day of AUGUST, 2018,
by ERICA S. WEBB.

[Signature]
_____, Notary Public
ID No. 106390
Ouachita Parish, Louisiana
Lifetime Commission

Loan Number: 0023442114

NEW JERSEY ACKNOWLEDGEMENT


ACKNOWLEDGMENT

State of Louisiana

Parish of Ouachita

On this 06 day of AUGUST, 2018, before me appeared ERICA S. WEBB, to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the VICE PRESIDENT, of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said entity and that the instrument was signed and sealed on behalf of the said entity by authority of its board of directors and that ERICA S. WEBB acknowledged the instrument to be the free act and deed of the said entity.

AMY GOTT
OUACHITA PARISH, LOUISIANA
LIFETIME COMMISSION
NOTARY ID # 66396


Amy Gott, Notary Public
ID No. 00396
Lifetime Commission

DISCHARGE OF MORTGAGE
Pursuant to N.J. Ann. Stat. § 46:18-11.2.

Know all Men by These Presents, that JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, does hereby certify that a certain mortgage dated March 31, 2006, executed by BILLY E SINGLETARY AND IDA MAE SINGLETARY, Husband and Wife to EQUITY SOURCE HOME LOANS, LLC in the amount of \$238,000.00, and recorded on April 21, 2006, in Volume/Book 14297 at Page 00001 and/or as Document 000042091 in the records of land evidence in the City/Town of JERSEY CITY, HUDSON County, State of New Jersey, is paid and satisfied and does hereby cancel and discharge the same of record.

Property Address: 169 VANHORNE ST, JERSEY CITY, NJ 07304

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on August 9 2018.

Affidavit of Missing or Incomplete Assignment from New Century Mortgage to Chase Home Finance, LLC attached hereto.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION. SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC



EDNIQUE WILLIAMS
Vice President



STATE OF Louisiana
COUNTY/PARISH OF OUACHITA

EDNIQUE WILLIAMS

On August 9 2018, before me appeared _____ to me personally known, who did say that s/he/they is (are) the Vice President of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION. SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that s/he/they acknowledged the instrument to be the free act and deed of the corporation (or association).



Doris O. Britton 67753
Notary Public
LIFETIME COMMISSION



Record and Return to:
Lien Release
JPMorgan Chase Bank, N.A.
700 Kansas Lane
Mail Code LA4-3120
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747

Loan Number: 23442114
Outbound Date: 01/03/07

Loan Number: 0023442114

Exhibit 2

(Copy of Note/Credit Agreement)

(Page 1 of 6)

Loan Number: 1007213491

ADJUSTABLE RATE BALLOON NOTE
(LIBOR Six-Month Index (As Published in *The Wall Street Journal*) - Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THIS LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

MARCH 31, 2006 MORGANVILLE NEW JERSEY
(Date) (City) (State)
169 VANHORNE ST, JERSEY CITY, NEW JERSEY 07304
(Property Address)

1. **BORROWER'S PROMISE TO PAY**
In return for a loan that I have received, I promise to pay U.S. \$ 239,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is EQUITY SOURCE HOME LOANS, LLC, A LIMITED LIABILITY COMPANY (CPL # L040861). I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note, Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. **INTEREST**
Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.225 %. The interest rate I will pay may change in accordance with Section 4 of this Note.
The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. **PAYMENTS**
(A) **Time and Place of Payments**
I will pay principal and interest by making a payment every month. I will make my monthly payments on the 1st day of each month beginning on JUNE 1, 2006. My monthly payments will be based on an assumed 40 year amortization period (the "Amortization Period"). I will make these payments every month until I have paid all of my principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on MAY 1, 2036 I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

FORM 2006-1 ADJUSTABLE RATE BALLOON NOTE (MULTISTATE)
RE-027 01/10/06 Page 1 of 2

Donkey's 40th Anniversary 2006-2012
www.donkeys.com



MAA

6/14/2018 v6

Page 5 of 9

Loan Number: 0023442114

(Page 2 of 6)

I will make my monthly payments at 1116 CAMPUS DRIVE WEST, MORGANVILLE,
NEW JERSEY 07751

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 1,695.15. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate I will pay may change on the 1st day of MAY, 2008, and on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND 250/1000 percentage point(s) (6.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe on the Change Date in full over the remaining Amortization Period at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Notwithstanding the Amortization Period applicable to this Note, the entire unpaid principal amount will be fully due and payable on the Maturity Date.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.725 % or less than 8.225 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than ONE AND 500/1000 percentage point(s) (1.500 %) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 15.225 %. My interest rate will never be less than 8.225 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any questions I may have regarding the notice.

HOME - ADJUSTABLE RATE BALLOON NOTE (MULTI-STATE)
RE-427 01/16/08

Page 2 of 6

Don't forget to check out our new
www.donors.org

Loan Number: 0023442114

(Page 3 of 8)

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayments to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments
If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default
If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default
If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder
Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Cost and Expenses
If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. These expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

HELOC - ADJUSTABLE RATE BALLOON NOTE (MULTISTATE)
RE-227 8/18/2018

Page 3 of 8

DocId:34421114
www.loanoriginator.com

Page 8 of 9

Loan Number: 0023442114

(Page 5 of 9)

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Billy E. Singlatary
BILLY E. SINGLATARY

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

↑
When did Billy Singlatary
sign this name when
they did this 4 years later
When?

(Sign Original Only)

20180815090082650
08/15/2018 02:09:47 PM
SATIS
NUMBER OF PAGES : 11
PDALAL

RMHC - ADJUSTABLE RATE BALLOON NOTE (MULTISTATE)
RE-237 01/18/2018 Page 5 of 8

DocId:34642114
www.docuSign.com

EXHIBIT

E

JERSEY CITY POLICE DEPT INVESTIGATION REPORT

JERSEY CITY POLICE DEPT		2. Mun. Code	3. Phone Number and Ext.		4. UCR	19. Prosecutor's Case No.		20. Department File No.		<input type="checkbox"/> Co-op			
District: WEST		0906	201-547-5450		1105			15-026005		<input checked="" type="checkbox"/> Original			
Type of Incident		6. NJ Statute		21. Victim (First, Middle, Last)									
Mort of Identity Theft to Local LE		(1) 2C:21-17.6		Billy Singletary									
DATE AND TIME		7. Between	8. Hour	9. Day	10. Month	11. Date	12. Year	22. Phone and Ext. No.		23. D.O.B / Age	24. Sex	25. Race	
		al <input checked="" type="checkbox"/>	1852	Tue	11	17	2015	(201) 705-6141 ext.		08/06/1945	70	M	BLACK
13. Crime / Incident Location		26. Victim's Address (City, State, Zip)							27. Employer's Address				
169 Van Horne St. Jersey City NJ JERSEY CITY NJ 07304 (US)		169 Van Horne St Jersey City NJ 07304-3319 (US)							Phone and Ext. No.				
14. Municipality		15. County		16. Referred To:		28. Person Reporting Crime / Incident			29. Date and Time				
JERSEY CITY		HUDSON		NDC Santiago		Billy Singletary			11/17/2015 18:52				
17. Type of Premises and Code		18. Weapons / Tools and Code		30. Address			31. Modus Operandi / How Committed						
SINGLE FAMILY DWELLING		NONE		169 Van Horne St Jersey City NJ 07304-3319 (US)			Phone and Ext. No. (201) 705-6141 ext.						
Unknown actor used the victims identity to apply for a mortgage		32. Physical / Clothing Description			Unknown								
33. Vehicle		34. Year		35. Make/Model		36. Body Type		37. Color		38. Registration # and State		39. VIN Number or Identification	
VALUE STOLEN PROPERTY		40. Currency		41. Jewelry		42. Furs		43. Clothing		44. Auto		45. Miscellaneous	
46. Total Value Stolen		47. Total Value Recovered		48. Teletype Alarm/ GA #		49. Technical Services		50. Technician and Agency					
51. Weather		52. Evidence Bag No.		53. VINE #		54. Cross Reference File		55. Evidence		56. Disposition			
UNKNOWN						15-21102		None <input type="checkbox"/> NJSBI <input type="checkbox"/> Retained <input type="checkbox"/> Returned <input type="checkbox"/> Destroyed		<input type="checkbox"/> Arrest Pending <input type="checkbox"/> Teletype Pending <input type="checkbox"/> Evidence Pending			
7. Chem. Lab. No.		58. MV Ballistics No.		59. MV Summons No.		60.							
1. No. Arrested		62. Adult		63. Juvenile		64. Crime Status		65. Case Status		66. Detective Assigned		67.	
						ACTIVE		INVESTIGATION					
3. Name		Involvement		Address		Phone Number		69. Age	70. Sex	71. Race	72. DOB		
Billy Singletary		VICTIM		169 Van Horne St Jersey City NJ 07304-3319 (US)		(201) 705-6141		70	M	BLACK	08/06/1945		

Narrative
On November 17 at 1900 hours the victim Mr. Billy Singletary responded to the West District to report an incident of Identity Theft. Mr. Singletary stated that in May of 2015 he was applying for a mortgage to purchase a home in Virginia. During the course of the application he was informed that he had a third mortgage on his home located at 169 Van Horne St Jersey City NJ. Mr. Singletary stated that he never applied for this mortgage and never received the second mortgage. A credit check found a mortgage for \$238,000 issued by Chase Home Finance, LLC on January 25th 2007. Mr. Singletary stated that he never received any notifications or call from the lender. NDC Santiago was notified. See file # 15-21102 for a previous report from Mr. Singletary for another mortgage for \$300,000 he stated he did not apply for.

Type the Rank, Name and Badge # of Reporting Officer(s)

ATA, S F - POLICE OFFICER [29411]

Signature(s)

75.

79. Unit
WDC

76. Page

Page 1 of 1

80. Event Number

15-21102

77. Date of Report

11/17/2015 19:07

81. Reviewed By

78. TRU/DRU I.D.

LICATA, S F

EXHIBIT

F

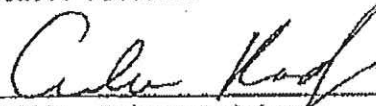
2

Loan No: SAME AS LOAN #
0612055857
Mortgagee: BILLY E. SINGLETARY, IDA MAE SINGLETARY
Address: 169 VAN HORNE STREET
JERSEY CITY, NJ 07304
Loan Amount: \$ 300,000.00

ALLONGE TO NOTE

PAY TO THE ORDER OF:

WITHOUT RECOURSE


Cecilia Guizar-Rodriguez
Assistant Secretary
Accredited Home Lenders, Inc., A California Corporation

CALIBER
MIN # 100176106120558573
AHL 620017.UFF

SINGLETARY
Page 1 of 1

Loan # 0612055857



1 record matched your search:

MIN # SAME AS LOAN #

MIN: 1001761-0612055857-3 Note Date: 12/08/2006

MIN Status: Inactive

Servicer: Caliber Home Loans, Inc
Coppell, TX

Phone: (405) 608-2530

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

Copyright© 2021 by MERSCORP Holdings, Inc.

EXHIBIT

G



CALIBER
HOME LOANS

PO Box 24610
Oklahoma City, OK 73124

July 2, 2018

BILLY SINGLETARY
IDA SINGLETARY
524 NEWARK AVE
JERSEY CITY NJ 07104

Caliber Account Number: 9800636657

Dear BILLY SINGLETARY and IDA SINGLETARY:

Caliber Home Loans, Inc. ("Caliber"), the servicer of the above-referenced loan, recently received notification of alleged fraud regarding the above-referenced loan.

In order for our investigation to proceed, you must provide all of the following:

1. A clear copy of **two** forms of your identification (each): for example, a Driver's License and Social Security card.
2. The attached Affidavit, signed and notarized.
3. A copy of a full police report regarding your complaint.

Please return the original Affidavit along with the other documentation to Caliber at the address shown above. You should keep a copy of the documents for your records. If we do not receive all requested documents, we will be unable to complete the investigation.

Caliber appreciates the opportunity to respond to your request. If you have any questions regarding this information or any other concerns, please contact our office at 800-401-6587. Our hours are 8:00 a.m. to 7:00 p.m., Central Time, Monday through Friday, excluding federal holidays.

Sincerely,

Customer Service Department
Caliber Home Loans, Inc.

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

EXHIBIT

H

Affidavit

I, Billy SINGLETARY, the undersigned party, state the following:

A. My current residential address is:

Street: 169 VAN HORNE STREET

City: JERSEY CITY State: N.J. Zip Code: 07304

Social Security Number: 246-66-6852 Telephone: 201-705-6141

Name and Address of My Attorney: VINCENT J. D'ELIA

574 NEWARK AVE

JERSEY CITY, N.J. 07306

Attorney's Telephone: 201-656-6503 Attorney's Fax Number: 201-656-3276

Attorney's Email Address: VJD @ DELIAMCCARTHY.COM

B. There is a loan(s) in my name originated with the following lender:

BNC MORTGAGE, INC

C. The loan(s) are:

(i) Loan Number STA 001617 in the amount of \$ 180,000.00

(ii) Loan Number _____ in the amount of \$ _____

D. The loan(s) affect the real property (the "property") with the following address:

Street: 169 VAN HORNE ST.

City: JERSEY CITY State: N.J. Zip Code: 07304

E. I do not have copies of the following loan documents:

Please check all that apply:

Loan Application _____, Promissory Note _____, Mortgage _____, Deed of Trust _____, HUD-1 Closing Statement _____

Other loan documents (please list):

F. I have reviewed the loan application, promissory note and mortgage or deed of trust and HUD-1 closing statement associated with the loan(s) above and state as follows (please place initials beside all that apply):

(i) Loan Application

I signed the loan application. _____ I did not sign the loan application. _____

The income stated on the application is accurate. _____

The income stated on the application is inaccurate. _____

My income is \$_____ per month.

If there are other inaccuracies in the loan application, please list them below:

(ii) Promissory Note

I, or my attorney-in-fact, signed the promissory note. _____

I, or my attorney-in-fact, did not sign the promissory note. _____

(iii) Mortgage or Deed of Trust

I, or my attorney-in-fact, signed the Mortgage/Deed of Trust. _____

I, or my attorney-in-fact, did not sign the Mortgage/Deed of Trust. _____

(iv) HUD-1 Closing Statement

I, or my attorney-in-fact, reviewed and signed the HUD-1 Closing Statement. _____

I, or my attorney-in-fact, did not review and sign the HUD-1 Closing Statement. _____

(v) In addition to the loan proceeds, I received payment of \$_____

for entering into this loan from _____.

(vi) I did not receive payment from the closing of the loan transaction. _____

G. Monthly Payments Due under the Loan

I can afford the monthly payments due under this loan. _____

I cannot afford the monthly payments due under this loan. _____

H. I decided to apply for this loan in order to (place initials beside all that apply)

(i) Make an investment. _____

If this applies to your situation, please explain how you expected to benefit from this investment.

(ii) Improve my credit rating. _____

(iii) Aid a family/friend. _____

(iv) If there are other reasons, please list them below (attach separate sheets as required):

I. I live on the Property: _____

I do not live on the Property: _____

The Property is unoccupied: _____

The Property is occupied, and the following persons live on the Property:

I am managing/maintaining the Property: _____

I am not managing/maintaining the Property: _____

I have reviewed an appraisal of the Property: _____

I have not reviewed an appraisal of the Property: _____

Comments regarding the Property:

J. I acknowledge that Caliber Home Loans, Inc. ("Caliber") is the Mortgage servicer of the loan(s) referenced above.

K. I understand that Caliber provides this Affidavit as a courtesy to me and that the execution of this Affidavit shall not constitute a release by Caliber of any of Caliber rights under the loan(s).

L. I understand that Caliber reserves the right to collect monthly payments, pursue foreclosure or otherwise enforce its rights under the loan(s).

M. I further acknowledge that I am advised to seek the advice of an attorney in this matter.

I certify that the signature in this affidavit is my own true signature and I sign under the penalty of perjury.

Signature: Billy Anglatary

Date: _____

State/Commonwealth of NEW JERSEY

County of Hudson

SWORN to and SUBSCRIBED before me

This _____ day of _____ 20____.

Notary Public

My commission expires _____

[NOTARY SEAL]

Vincent D'Elia

From: Vincent D'Elia
Sent: Tuesday, July 10, 2018 10:41 AM
To: spoc@caliberhomeloans.com
Subject: Re: Caliber Account Number 9800636657
Attachments: doc11017220180710093718.pdf

I represent Billy and Ida Singletary who own 169 Van Horne Street, Jersey City, New Jersey 07304.

They were told by your company to complete the enclosed Affidavit signed by Billy, and to have their attorney send the Affidavit to Caliber Home Loans directly. I am providing a copy of their letter and the Affidavit to your counsel

The July 2, 2018 letter you sent enclosing the Affidavit form states that you received notification of alleged fraud regarding the above account.

Mr. Singletary informed me that he was told by a representative of Caliber that your company has been looking into this matter and were not proceeding with the foreclosure right now. Please ask your attorney to contact me about this issue.

As directed by Caliber, in its July 2, 2018 letter to Billy and Ida, I am enclosing two forms of ID of Billy.

By copy of this letter, I am requesting that your attorney and Caliber Home Loans help who forged documents and defrauded lenders, my clients and others regarding a \$238,000 loan on March 31, 2006 from Equity Source Home Loans, Inc., and a \$300,000 loan from accredited Home lenders on December 8, 2006.

Mr. Singletary and Ida Singletary both did not know about these loans, did not sign any documents regarding the loans and did not get any money.

We ask you to review the documents; see what identifications Caliber and others have of my clients and help us clear the names of my clients.

Thank you,
Vincent J. D'Elia

Enclosure
cc: Attorney for Caliber

Vincent J. D'Elia, Esquire
574 Newark Avenue
Jersey City, New Jersey 07306
Phone: (201) 656-6503
Fax: (201) 656-3276

Disclaimer: The filters and firewalls needed in the current internet environment may delay receipt of emails, particularly those containing attachments. We strongly urge you to use delivery receipt and/or telephone calls to confirm receipt of important email.

Confidentiality Notice: This electronic message contains information from the law firm of Vincent J. D'Elia, Esquire. This email and any files attached may contain confidential information that is legally privileged. If you are not the intended recipient, or a person responsible for delivering it, you are hereby notified that any disclosure, copying, distribution or use of any of the information contained in or attached to this transmission is strictly prohibited. If you have received this transmission in error, please forward same to sender and destroy the original transmission and its attachments without reading or saving in any manner.

EXHIBIT

I

CORRESPONDENT FUNDING CONTROL

[illegible]

Pre Funding Audit Worksheet

LOAN NUMBER: 1007213491				SS# Borrower 246-68-6852	
MORTGAGORS: BILLY E SINGLETARY				Co-Borrower	
HAZARD INSURANCE					
ESCROWS				Condo N	
Haz Insurance N				Company LLOYDS OF LONDON	
Taxes N				Expiration Date 05/13/2006	
Lien N				Premium \$1,280.22	
Int. on Escrows N				Coverage \$238,000.00	
ARM Loan Y				Policy Number AIH8787	
ARM Plan Code 40LIB26MBLLN30				FLOOD INSURANCE	
PROPERTY ADDRESS				Company LLOYDS OF LONDON	
169 Vanhorne St Jersey City, NJ 07304 Telephone # Home (201)432-3905 Work 2013303225				Expiration Date	
				Premium \$0.00	
				Coverage \$0.00	
				Policy Number	
MAILING ADDRESS				MISC. INSURANCE	
169 VANHORNE ST Jersey City, NJ 07304				Company	
				Expiration Date	
				Premium	
NOTE INFORMATION				Coverage	
Interest Rate 8.225				Policy Number	
Principal Balance \$238,000.00				MISC INFO	
Orig. Mtg Amnt \$238,000.00				Prepay Penalty N/A	
Loan Term 360 months				Flood Insurance N	
Closing Date 03/31/2006				Earthqk Insurance N	
Disb. Date 04/05/2006				Wind/ Vol Insurance N	
Note Date 03/31/2006				Loan Assumable N	
Maturity Date 05/01/2036				Inv. # 555	
PMT Due Date 05/01/2006				Cat # 1	
1st Pmt Date 06/01/2006				PROPERTY INFO	
Int. Due From Clsg. \$0.00				Property Type 2 Unit	
Esc. Due From Clsg. \$0.00				Property Type Code 2	
Margin 6.250				Loan Purpose Cashout Refinance	
Interest Rate Floor 8.225				Owner Type 1	
Balloon Term				Occupancy Code Primary Residence	
PAYMENT INFORMATION				Property Value \$280,000.00	
P & I \$1,695.16				Purchase Price \$0.00	
County \$ Town \$				# of Borrowers 1	
City \$ School \$				Person Code N	
Hazard \$ FreeForm \$				PTS + ORIG FEE \$0.00	
Flood \$				TAX INFORMATION	
Coupon Month				Payee-County Hudson	
Bill Cycle				Payee-Town Jersey City	
Initial Esc. State Dt				Due Date	
Doc Code / Balance 98 1.000				Disb Amnt. \$	
LOCATION INFO.				Payee-City Jersey City	
State Code 34				Payee-School	
County Hudson				Due Date	
City Jersey City				Disb Amnt. \$	
Property Occupancy 1				Payee-FreeForm	
Construction Code E				Due Date	
Tax Name/Borrower SINGLETARY				Disbursement Amnt. \$	
SubDivision				Tax Id# NA*	
Section				FLOOD INFORMATION	
Block				Program Regular Program	
Lot				Determination Date 03/16/2006	
				Box #B - C.P.# 340223	
				Certification No 340223	

DATA AUDIT SHEET

LOAN DATA

Loan Number: 1007213491
Originator: New Century Mortgage Corporation
Matrix Code: Traditional
Concurrent Loan #:
Transaction Type: Correspondent
Accounting Funding Date:
Date Funds Pledged:
Refinance Type: Debt Consolidation
Impounded: No Escrow
Section 32: N
Flood Ins. Required: N

NOTE

Property Street Addr:
169 Vanhorne St
Property Unit Nbr:
Property City: Jersey City
Property State: NJ
Property Zip: 07304
Property County: Hudson

Loan Program: 2/38 LIB 1.577CAP BLN30
Loan Amount: 238,000.00
Purchase Balance: 238,000.00
Interest Rate: 8.225
1st Payment Due: 06/01/2006
1st Due To NCM: 06/01/2006
Maturity Date: 05/01/2036
P & I: 1,695.16
Amortization Term: 480
Loan Term: 360
The Index: 6 Month LIBOR Index
Look Back Period:
Margin: 6.25
Rounding Method: Rounded to the nearest .125
Periodic Cap: 1.500%
1st Rate Adj Cap: 1.500%
1st Rate Adj Date: 05/2008
Life Rate Ceiling: 15.225
Late Charge (days): 15
Late Charge (%): 5.000
PrePay Penalty (yrs): 0
Assumable: No

BRANCH / BROKER / FEES

Branch: 3453/3453 - Pearl River (Region 24)
Account Executive Kevin Conover
Broker: 80288 Equity Source Home Loans LLC
Origination Points: 0.000 0.00
Broker Fees: 0.00 0.00
Broker Rebate: 0.000 0.00
Corr Purch Price: .00
Discount Points: 0.00
Lender Fees: 0.00

Was the loan audited by the funder? ☐ Yes ☐ No

BORROWER INFORMATION

Application Date: 03/16/2006
Borrower 1
Last Name: SINGLETARY
First Name: BILLY
Middle Name: E
Suffix:
Mailing Address:
169 VANHORNE ST
Jersey City, NJ 07304
Marital Status: Unmarried
Home Phone: (201)432-3905
Work Phone: 2013303225
Time on Property: 2
Time on Job: 27
SSN: 246-66-6852
FICO Score: 582
HMDA Data:
Ethnicity: Not Hispanic or Latino Sex: M DOB: 08/06/45
Race: White

Application Taken: By Telephone
Lender's Observation: No
Co-Borrower/ Borrower 2
Last Name:
First Name:
Middle Name:
Suffix:
Mailing Address:
Marital Status:
Home Phone:
Work Phone:
SSN:
HMDA Data:
Ethnicity: Sex: DOB:
Race:
Application Taken:
Lender's Observation:

APPROVAL

Risk Grade: A+
Doc Type: Full Doc - 2yr W2/Tax Returns
Loan Purpose: Cashout Refinance
Occupancy: Primary Residence
Income: 5,856.01
Front Debt Ratio: 37.412
Back Debt Ratio: 41.761
Underwriter Name: Tarena Keegan
LTV: 85.000
CLTV: 85.000
Existing Lien Balance: N/A

APPRAISAL

Sales Price: 238,000.00
Review Appraisal Amt. 280,000.00
Appraisal Amount 280,000.00
Property Type: 2 Unit
PUD Project Name:

Auditor: _____

Shipper

Editor: _____

Supervisor / Manager

Comments: _____

New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

WIRE REQUEST FORM
Correspondent

DATE: April 17, 2006

BORROWER NAME:

BILLY E SINGLETARY

WIRE AMOUNT: 240,444.18

LOAN NUMBER:

1007213491

INTERMEDIARY BANK INFORMATION:

Product - Traditional

NAME:

ADDRESS:

ABA #

BENEFICIARY'S BANK INFORMATION:

NAME: INDEPENDENCE SAV

ADDRESS:

BROOKLYN, NY

ABA # 226071211

BENEFICIARY INFORMATION:

NAME: EQUITY SOURCE HOME LOANS, LLC

ACCT. NO. AT BENEFICIARY'S BANK: 1336018088

ORDER NO: EQ8488

FURTHER CREDIT INFORMATION:

SINGLETARY Loan 1007213491

Funder Name:

HUD-1 Impound Certification

Courtney Fox

Funder Signature:

Funding Authorization Number

Courtney Fox

835183

Printed by: Courtney Fox
Printed on: 04/17/2006 1:04:31 PM

NCMC
Wire Request Form
RE-293 (121302)

1007213491

EQUITITLE, LLC
1118 CAMPUS DRIVE WEST
MORGANVILLE, NJ 07751
TEL: (732) 972-1820
FAX: (732) 9720430

WIRE INSTRUCTIONS

NAME OF ACCT: EQUITITLE, LLC TRUST ACCOUNT
1118 CAMPUS DRIVE WEST
MORGANVILLE, NJ 07751

ACCT #: 94205 44734
NAME OF BANK: BANK OF AMERICA
BANK ROUTING #: 026 009 593

BANK ADDRESS: MARLBORO PLAZA OFFICE
ENGLISHTOWN, NJ 07726

BANK TEL: (732) 972-4490 ASK FOR DIANE

EXHIBIT

J

Party 2
ARGENT MORTGAGE COMPANY LLC

Legal Descriptions:

Documents Referenced:

Book Type Book & Page

Referenced By Documents:

They seem to have recorded a
NSM Before each of the mortgages
\$180,000.00, \$238,000.00 and the \$300,000.00
Trying to say new owners for 169 Van Horne St.

NSM means Notice of Settlement. (Lies)

You are and was same owner. Why would
Reference Type Instrument # Legacy #
new those new mortgages. You already
had your mtg. paid off. Why would you
& who would give you all that money
To satisfy those mortgages in 1 year
each time. One after another \$180,000.00
a year later \$238,000.00 then year later
\$300,000.00. Any fool could see that
was inside Billy Singletary.